

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Steven A. Silnutzer, P.C.
335 E. Jimmie Leeds Rd.
Building 200- Suite C
Galloway, NJ 08205
By: Steven A. Silnutzer, Esq.- SAS-0833

In Re:
Raymond D. and Sheila D. Neate

Case No.: 17-19216

Judge: JNP

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by _____ ,
creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☒ Certification of Default filed by Calibur Home Loans,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$ _____, but have not
been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

I thought that the payments had been made, but after rerviewing my bank statements from 2020 with my attorney I understand that there were mised payments. My husband Raymond died in December of 2019 so I have been dealing with those issues and I accidently missed payments. I called the Bank and they coinfirmmed that they received the payments for 2021,but that I had missed

☒ Other (**explain your answer**):

payments in 2020. I will continue to make regular payments plus \$700 per month, I am waiting for my tax return refund of @ \$5,000. Once that is received I will be able to bring the account curent.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 4/27/2021

/s/Sheila D. Neate
Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.